

**STATE OF MICHIGAN  
DEPARTMENT OF LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

**Before the Commissioner of the Office of Financial and Insurance Regulation**

**In the matter of:**

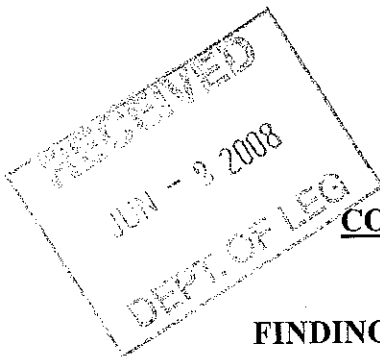
**Gentry Group,  
G.G.I.S. Ltd., LLP, and  
Executive Agent Group**

**Enforcement Case No. 05-3692**

**Respondents**

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Issued and entered,  
on June 3, 2008  
by **Frances K. Wallace**  
**Chief Deputy Commissioner**



**CONSENT ORDER AND STIPULATION**

**I.**

**FINDINGS OF FACT AND CONCLUSIONS OF LAW**

1. Michael P. McIntyre is licensed in Michigan as a Non-Resident Producer. Mr. McIntyre's address of record is 10095 Strait Lane, Dallas, TX 75229. Michael McIntyre is an appointed agent for American Equity Investment Life Insurance Company of Des Moines, Iowa.
2. One of the ways Mr. McIntyre conducted business in Michigan was through the Gentry Group. The Gentry Group's address of record is 5950 Berkshire Lane, #400, Dallas, TX 75225. The President and CEO of Gentry Group is Michael Paul McIntyre. The Gentry Group is not licensed or registered in any capacity to engage in the business of insurance in Michigan.
3. G.G.I.S. Ltd., LLP (G.G.I.S) is a Texas limited liability partnership. G.G.I.S is not licensed or registered in any capacity to engage in the business of insurance in Michigan. G.G.I.S.'s address of record is 5950 Berkshire Lane, #400, Dallas, TX 75225. The Gentry Group is an assumed name of G.G.I.S, and subsequently became the assumed name of Executive Agent Group.

4. Executive Agent Group is another name for Gentry Group. Executive Agent Group is not licensed in any capacity to engage in the business of insurance in Michigan. Executive Agent Group's address of record is 5950 Berkshire Lane, #400, Dallas, TX 75225.
5. Gentry Group, G.G.I.S, and Executive Agent Group are collectively referred to herein as "Respondents."
6. From 2003 until 2005 the Gentry Group, through various agents, solicited the sale of insurance products to over one hundred citizens in the state of Michigan.
7. On November 3, 2004, OFIS issued an "ORDER TO CEASE AND DESIST" to the Gentry Group, 25 Highland Blvd., Suite 100, PMB 223, Dallas, TX 75205-9935, ordering it to cease and desist from transacting the business of insurance in Michigan without a license.
8. Gentry Group continued to operate in direct violation of the aforementioned cease and desist order. Licensed agents solicited and sold insurance products on behalf of Gentry Group from about December 14, 2004, through March 14, 2005. These agents earned and were paid commissioned wages. By operating in a manner contrary to the cease and desist order, Gentry Group violated Section 1239(1)(b) of the Insurance Code ("Code").
9. The Gentry Group and Executive Agent Group followed a business model which included making cold calls to potential Michigan customers from an out-of-state call center seeking to interest persons in receiving a free gift of an Estate Planning Organizer. The Michigan agent would make a personal visit with the customer seeking to persuade the customer to purchase an annuity insurance product underwritten by American Equity Investment Life Insurance Company. Through its agents, Respondents sold many annuity products to Michigan consumers.
10. The conduct of placing these cold calls into consumers' homes without disclosure that the purpose of the call was the solicitation of insurance is a marketing practice which violates Section 2005a(c) of the Insurance Code.
11. Respondents are subject to a penalty under Section 150 and/or Section 1244 of the Code, MCL 500.150 and MCL 500.1244, for violating Sections 1239(1)(b) and 2005a(c) of the Code.

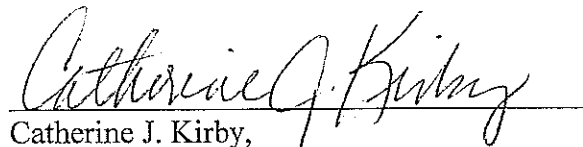
## II. ORDER

Based upon the Findings of Fact and Conclusions of Law above and Respondents' stipulation, the Commissioner ORDERS that:

1. Respondents shall cease and desist from operating in a manner that violates Sections 1239(1)(b) and 2005a(c) of the Code, MCL 500. 1239(1)(b) and 2005a(c).

2. Respondents shall not sell, solicit, or negotiate insurance, including but not limited to annuities, in the state of Michigan.
3. Respondents shall not employ licensed agents, or any other person as the term is defined by the Code to sell, solicit, or negotiate insurance, including but not limited to annuities, in the state of Michigan.
4. Respondents shall not market any insurance products through living trusts, or trust mills in the state of Michigan.
5. Michael Paul McIntyre shall comply with the Code at all times when selling, soliciting, or negotiating insurance in the state of Michigan.
6. Michael Paul McIntyre shall not market any insurance products through living trusts, or trust mills in the state of Michigan.
7. Michael Paul McIntyre shall ensure that any annuities he sells, solicits, or negotiates in the state of Michigan, especially annuities sold to seniors, are suitable annuities pursuant to the Code and any and all applicable law.
8. Respondents shall pay to OFIR a civil penalty of \$10,000. This amount shall be paid in 2 installment payments of \$5,000. The first payment is due within 30 days of the date of first issued invoice, and 30 days thereafter Respondent shall pay the remaining balance in full.
9. The Commissioner retains jurisdiction over the matters contained herein and has the authority to issue such further order(s) as he shall deem just, necessary and appropriate in accordance with the provisions of the Michigan Insurance Code. Failure by Respondents to abide by the terms and provisions of this Order may result in the commencement of additional proceedings.

Dated: 6-3-08

  
Catherine J. Kirby,  
Acting Chief Deputy Commissioner